

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer Ami Hoffman
Debtor

Case No. 17-02956-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 01, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2025:

Recip ID	Recipient Name and Address
db	+ Jennifer Ami Hoffman, 5341 Devonshire Road, Harrisburg, PA 17112-3906
4946140	+ ASHLEY PETERS, 465 LINCOLNWAY EAST, CHAMBERSBURG, PA 17201-2305
4946141	+ BB&T CORPORATE HEADQUARTERS, 200 WEST SECOND STREET, WINSTON SALEM, NC 27101-4019
4946147	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431
4946148	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBURG, PA 17128-0432
4946150	+ ERIC K & CARRIE I KEEFER, 1800 PAULMARK AVE, GREENCASTLE, PA 17225-8464
4946154	+ PAUL A ODOM, 5341 DEVONSHIRE ROAD, HARRISBURG, PA 17112-3906
4946155	+ PHELAN HALLINAN DIAMOND & JONES, LLP, ONE PENN CTR PLAZA, 1617 JFK BLVD STE 1400, PHILADELPHIA PA 19103-1814
4946156	+ PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
4946157	SETERUS, INC (BK NOTICES), ATTN: BANKRUPTCY DEPT, PO BOX 1047, HARTFORD, CT 06143-1047
5028536	+ Seterus, Inc. as the authorized subservicer for Fe, Post Office Box 1047, Hartford, CT 06143-1047
4946159	+ THE CLUBS AT COLONIAL RIDGE, 4901 LINGLESTOWN ROAD, HARRISBURG, PA 17112-9199

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bankruptcy@bbandt.com	Jul 01 2025 19:17:00	BB&T, BB&T, Bankruptcy Section, P.O. Box 1847, Wilson, NC 27894
cr	Email/Text: bankruptcy@bbandt.com	Jul 01 2025 19:17:00	BB&T Bankruptcy, P O Box 1847, 100-50-01-51, Wilson, NC 27894
cr	+ Email/Text: bankruptcy@bbandt.com	Jul 01 2025 19:17:00	BB&T now Truist, P.O. Box 1847, 100-50-01-51, Wilson, NC 27894-1847
cr	+ Email/Text: bankruptcy@bbandt.com	Jul 01 2025 19:17:00	Truist Bank, Bankruptcy Section 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
4946137	+ Email/Text: bncnotifications@pheaa.org	Jul 01 2025 19:17:00	AES/SUNTRUST, PO BOX 2461, HARRISBURG, PA 17105-2461
4946138	^ MEBN	Jul 01 2025 19:06:05	ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4946139	+ Email/Text: legal@arsnational.com	Jul 01 2025 19:17:00	ARS NATIONAL SERVICES, INC, PO BOX 469046, ESCONDIDO, CA 92046-9046
4947179	Email/Text: bankruptcy@bbandt.com	Jul 01 2025 19:17:00	BB&T Bankruptcy, PO Box 1847, Wilson NC 27894
4946142	Email/Text: Bankruptcy@BAMcollections.com	Jul 01 2025 19:17:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4946143	EDI: CAPITALONE.COM	Jul 01 2025 23:10:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT

District/off: 0314-1
Date Rcvd: Jul 01, 2025

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 38

			LAKE CITY, UT 84130-0285
4946145	EDI: WFNNB.COM	Jul 01 2025 23:10:00	COMENITY CAPITAL BANK, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
4946146	EDI: PENNDEPTREV	Jul 01 2025 23:10:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4946149	Email/Text: Collections_Bankruptcies@encoreexchange.com	Jul 01 2025 19:17:00	COMPUTER CREDIT, INC, CLAIM DEPT 006301, 470 W HANES MILL ROAD, PO BOX 5238, WINSTON SALEM, NC 27113-5238
4946160	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jul 01 2025 19:17:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5069315	Email/Text: ECMCBKNotices@ecmc.org	Jul 01 2025 19:17:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5069316	Email/Text: ECMCBKNotices@ecmc.org	Jul 01 2025 19:17:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4946151	EDI: IRS.COM	Jul 01 2025 23:10:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4946144	Email/Text: info@pamd13trustee.com	Jul 01 2025 19:17:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4946153	+ Email/Text: Bankruptcy@keystonecollects.com	Jul 01 2025 19:17:00	KEYSTONE COLLECTIONS GROUP, 546 WENDEL ROAD, IRWIN, PA 15642-7539
5214490	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 01 2025 19:17:00	Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage, LLC d/b/a Mr. Coope, PO Box 619094, Dallas, TX 75261-9094
5214489	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 01 2025 19:17:00	Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
4953429	+ Email/Text: bncnotifications@phea.org	Jul 01 2025 19:17:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4970847	EDI: PRA.COM	Jul 01 2025 23:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4952597	EDI: PENNDEPTREV	Jul 01 2025 23:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4946158	EDI: WTRRN BANK.COM	Jul 01 2025 23:10:00	TARGET CORPORATION RECOVERY, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4946161	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jul 01 2025 19:17:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
TOTAL: 26			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4951384		Seterus, Inc., as the authorized subservicer for F
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
4946152	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Ashlee Crane Fogle	on behalf of Creditor Nationstar Mortgage LLC afogle@rascrane.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Jennifer Ami Hoffman DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Jennifer Ami Hoffman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0124

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02956-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Jennifer Ami Hoffman
fdba Hoffman Law Offices7/1/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.